

**TESTIMONY IN SUPPORT OF GENERAL ASSEMBLY BILL No. 6662 - AN ACT
CONCERNING THE RECOUPMENT OF MONEYS OWED TO A UNIT OWNERS'
ASSOCIATION DUE TO NONPAYMENT OF ASSESSMENTS**

MARCH 25, 2013

Good morning Senator Coleman, Representative Fox, Senator Doyle, Representative Ritter, Senator Kissel, Representative Rebimbas and members of the Judiciary Committee. Thank you for the opportunity to provide testimony on behalf of Woodfield Village Unit Owners Assoc. of Fairfield.

My name is Laura OBrien and I am the President of Woodfield Village Unit Owners Assoc. in Fairfield, with more than 15 years of experience on our condominium board. I have some very serious concerns about bills that are up for consideration in the legislature this year that could have a significant effect on condominium associations, detailed below:

I support this bill to extend the number of months for which common expense assessments due a common interest unit owners' association may be counted for purposes of a lien. However I feel that this should be amended to make it an "evergreen" lien until the foreclosure is completed. Something must be done to keep big banks from avoiding their responsibility to maintain their units during the foreclosure process. The cumulative effect of the new legal strategy banks are taking on the communities of this state will be devastating. Smaller proportions of owners will have to pay larger shares of the cost to cover the increasing number of units in default for years at a time, causing financial burden and deteriorating property values which can lead to even more foreclosures. And through it all, the banks will enjoy free services to preserve their collateral at the expense of everyone else in the community who had nothing to do with their neighbor's mortgage. Please support a bill which extends this priority lien in favor of condominium associations.

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